

# Hedgehog Breakdown Insurance

## Insurance Product Information Document

Company: Call Assist Ltd

Call Assist Ltd is registered in England and Wales, authorised and regulated by the Financial Conduct Authority, Firm Reference Number: 304838.

Product: European

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Optional Extras Policy Schedule.

### What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when policyholder or any person driving the vehicle with your permission unexpectedly suffers a breakdown in the Territorial Limits (UK) or Territorial Limits (Europe).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ Recovery Nationwide.
- ✓ Recovery and Repatriation Service.
- ✓ Assistance at Home: assistance at your home address or one (1) mile radius/straight line from your home address.
- ✓ Breakdown following an electrical or mechanical failure, lack of fuel, misfuel, flat battery, accident or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel/Transport:
  - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
  - Territorial Limits (Europe) - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
  - Territorial Limits (UK) - up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for passengers. The maximum payment per incident is £500.
  - Territorial Limits (Europe) - up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for you and your passengers. The maximum payment per incident is £1000
- ✓ Keys : if you lose, break, or lock your vehicle keys within your vehicle, we will pay the callout and mileage chargers back to the recovery operator's base or your preferred destination if closer.
- ✓ Message Service: two messages to your home or place of work.



#### What is not insured?

- ✗ Vehicles not listed on your Optional Extras Policy Schedule as being eligible for breakdown cover.
- ✗ Cost of specialist equipment.
- ✗ Vehicles used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ The cost of privately arranged towing from a European motorway exceeding £150.
- ✗ Any claim where the duration of a single trip is planned to or subsequently exceeds 90 days.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Pre-Departure Cover for breakdown occurring within 10 days of purchasing this policy or in the event the imminent or actual breakdown is discovered during an MOT or service carried out within 10 days prior to intended departure.
- ✗ Any costs or expenses not authorised by our rescue co-ordinators prior to being incurred.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ Storage charges unless incurred whilst we organise repatriation from the Territorial Limits (Europe).
- ✗ Service where repatriation costs exceed the market value of the vehicle.

- ✓ Driver Illness/Injury:
  - an alternative driver to return the vehicle to your nominated destination within the Territorial Limits (UK) in accordance with the level of cover you have purchased.
- ✓ Arranging the shipping of spare parts.
- ✓ Pre-Departure Cover:
  - up to £500 towards the rental of a hire vehicle appropriate for the purpose of carrying out your original trip within the Territorial Limits (Europe); or
  - up to £500 towards the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.
- ✓ Caravans and Trailers: fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.



## Are there any restrictions on cover?

- ! Maximum six (6) claims per period of insurance.
- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired as a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! Any claim within 24 hours of the time the policy is purchased (when purchased at the same time as the Hedgehog private car policy). If purchased after the Hedgehog private car policy, any claim within the first 48 hours is not covered.
- ! Repatriation to the Territorial Limits (UK) within 48 hours of the breakdown.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey, as well as most of the Europe. For a full list of European countries covered, please refer to the policy wording.



## What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/or initiate criminal proceedings.
- Guard your safety at all times but remain with or nearby the vehicle until the recovery operator arrives.
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.
- Ensure you carry your V5C registration document and drivers license with you during your journey to the Territorial Limits (Europe).
- The vehicle must be registered to and ordinarily kept at an address within the territorial limits (UK) and you must be a permanent resident within the territorial limits (UK).
- Vehicle(s) must be located within the territorial limits (UK) when cover is purchased and commences.



## When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments.



## When does the cover start and end?

The dates of cover are specified on your Hedgehog Optional Extras Policy Schedule.

Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



## How do I cancel the contract?

You can cancel your policy at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com)

Cancellation of your policy can occur at any time during the policy term. However refunds are only applicable within the first 14 days, providing no claim has been made.